Certificate Number: 05781-PAE-DE-036384040

Bankruptcy Case Number: 17-11414



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>March 8, 2022</u>, at <u>7:37</u> o'clock <u>PM PST</u>, <u>Cheryl Stec</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: March 8, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President